

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Emmanuel Bet-Esfandiar  
 Debtor

Case No. 10-19944-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: PaulP  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Aug 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2016.

db +Emmanuel Bet-Esfandiar, 2253 Second Street Pike, Wrightstown, PA 18940-9690  
 NONE +John G. McStravick, 2236 Hoffnagle Street, 1st Floor, Philadelphia, PA 19152-2512  
 intp +Lipsky and Brandt, 1101 Market Street, Suite 2820, Philadelphia, PA 19107-2993  
 cr +Wells Fargo Bank, N.A., 4101 Wiseman Blvd, San Antonio, TX 78251-4200  
 12224487 +AMERICAN EXPRESS, P.O. BOX 981537, EL PASO, TX 79998-1537  
 12224488 +AR RESOURCES INC., P.O. BOX 1056, BLUE BELL, PA 19422-0287  
 12224490 +BELFAST CONSTRUCTION COMPANY, 2236 HOFFHAGLE STREET, 1ST FLOOR, PHILADELPHIA, PA 19152-2512  
 12224491 +BUONO MANNI, INC., P.O. BOX 1339, SOUTHAMPTON, PA 18966-0820  
 12224492 +CBUSA/SEARS, 701 E. 60TH STREET NORTH, P.O. BOX 6241, SIOUX FALLS, SD 57117-6241  
 12224493 +CENTRAL FINANCE CONTROL, P.O. BOX 66051, ANAHEIM, CA 92816-6051  
 12224494 +CHASE BANK USA NA, P.O. BOX 15298, WILMINGTON, DE 19850-5298  
 12224495 CITIBANK SD NA/SHELL, P.O. BOX 6497, SIOUX FALLS, SD 57117-6497  
 12251130 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 12224496 +DANIEL D. MCCAFFERY, ESQUIRE, 101 GREENWOOD AVENUE, 5TH FLOOR, JENKINTOWN, PA 19046-2636  
 12320220 +Howland Hess Guinan Torpey & Cassidy LLP, 2444 Huntingdon Pike, Huntingdon Valley, PA 19006-6112  
 12224499 +JOHN R. HOWLAND, ESQUIRE, 2444 HUNTINGDON PIKE, HUNTINGDON VALLEY, PA 19006-6112  
 12244332 +M & T Bank, c/o MARGARET GAIRO, McCabe Weisberg and Conway, 123 South Broad Street, Suite 2080, Philadelphia, PA 19109-1031  
 12242674 +M & T Bank, c/o Margaret Gairo, 123 S. Broad Street, Suite 2080, Philadelphia, PA 19109-1031  
 12224502 +MB FINANCIAL SERVICES, P.O. BOX 961, ROANOKE, VA 76262-0961  
 12224504 +MCSTRAVICK, JOHN G., 2236 HOFFNAGLE STREET, 1ST FLOOR, PHILADELPHIA, PA 19152-2512  
 12224503 +McCabe, Weisberg & Conway, 123 S. Broad Street - Suite 2080, Philadelphia, PA 19109-1031  
 12224505 +SEARS/CBSD, 701 E. 60TH STREET NORTH, P.O. BOX 6241, SIOUX FALLS, SD 57117-6241  
 12224506 +VERIZON PENNSYLVANIA, 500 TECHNOLOGY DRIVE, WELDON SPRING, MO 63304-2225  
 12435788 Verizon, PO Box 3037, Bloomington, IL 61702-3037  
 12224507 WACHOVIA MORTGAGE FSB, 794 DAVIS STREET, SAN LEANDRO, CA 94577-6922  
 12251959 +Wells Fargo Bank, N.A., 4101 Wiseman Blvd, T7416-023, San Antonio, TX 78251-4200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Aug 17 2016 02:16:18 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 17 2016 02:16:05 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/Text: cio.bncmail@irs.gov Aug 17 2016 02:14:51 Internal Revenue Service, Office of Chief Counsel, 701 Market Street, Suite 2200, Philadelphia, PA 19106  
 cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 17 2016 02:21:01 Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
 cr E-mail/Text: ebn@vativrecovery.com Aug 17 2016 02:14:55 VATIV Recovery Solutions, LLC, as Agent for Palisades Collections, PO Box 40728, Houston, TX 77240-0728  
 12231530 +E-mail/Text: ally@ebn.phinsolutions.com Aug 17 2016 02:14:39 Ally Finacial Inc. f/k/a GMAC Inc., PO Box 130424, Roseville, MN 55113-0004  
 12466314 E-mail/PDF: resurgentbknofications@resurgent.com Aug 17 2016 02:12:40 B-Line, LLC, P.O. Box 91121, Dept. 550, Seattle, WA 98111-9221  
 12309286 E-mail/PDF: resurgentbknofications@resurgent.com Aug 17 2016 02:12:40 CR Evergreen II, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
 12626020 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 17 2016 02:11:33 East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
 12224497 +E-mail/Text: RBrown@FoxChaseBank.com Aug 17 2016 02:15:44 FOX CHASE BANK, 510 TOWNSHIP LINE ROAD, STE. 200, BLUE BELL, PA 19422-2721  
 12224498 +E-mail/Text: ally@ebn.phinsolutions.com Aug 17 2016 02:14:39 GMAC, P.O. BOX 380901, BLOOMINGTON, MN 55438-0901  
 12224500 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 17 2016 02:11:33 LVNV FUNDING LLC, P.O. BOX 10497, GREENVILLE, SC 29603-0497  
 12224501 E-mail/Text: camanagement@mtb.com Aug 17 2016 02:14:57 M & T BANK, 1 FOUNTAIN PLAZA, 7TH FLOOR, BUFFALO, NY 14203  
 13028588 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 17 2016 02:21:01 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
 12273159 +E-mail/Text: ebn@vativrecovery.com Aug 17 2016 02:14:55 Palisades Acquisition IX, LLC, Vativ Recovery Solutions LLC, As Agent For Palisades Acquisition IX, L, PO Box 19249, Sugar Land TX 77496-9249  
 12267047 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 17 2016 02:15:10 Pennsylvania Department Of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 16

District/off: 0313-2

User: PaulP  
Form ID: 138NEW

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Total Noticed: 42

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12224486 10-19944  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
cr\* B-Line, LLC, P.O. Box 91121, Dept. 550, SEATTLE, WA 98111-9221  
cr\* CR Evergreen II, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
cr\* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,  
GREENVILLE, SC 29602-0288  
12320845\* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
12224489 ##+AURORA LOAN SERVICES, 2617 COLLEGE PARK DRIVE, SCOTTSBLUFF, NE 69361-2294  
TOTALS: 1, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2016 at the address(es) listed below:

CELINE P. DERKRIKORIAN on behalf of Creditor M&T BANK ecfmail@mw-c-law.com  
DANIEL P. MUDRICK on behalf of Debtor Emmanuel Bet-Esfandiar dpmudrick@verizon.net,  
G30229@notify.cincompass.com  
DANIELLE BOYLE-EBERSON on behalf of Creditor Wells Fargo Bank, N.A.  
debersole@hoflawgroup.com, bbleming@hoflawgroup.com  
DAVID E. STERN on behalf of John G. McStravick dstern@fsalaw.com, mprimavera@fsalaw.com  
JOSHUA B. LADOV on behalf of Interested Party Lipsky and Brandt jladov@ladovlaw.com,  
admin@ladovlaw.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
KRISTINA LYNN RICO on behalf of Creditor Internal Revenue Service  
kristina.l.rico@irs-counsel.treas.gov  
LINH KIET TRAN on behalf of Creditor CR Evergreen II, LLC notices@quantum3group.com  
PETER J. MULCAHY on behalf of Creditor Fox Chase Bank paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Emmanuel Bet-Esfandiar  
Debtor(s)

Bankruptcy No: 10-19944-mdc  
Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 8/16/16